

In re:  
Rosanne M. England  
Debtor

Case No. 22-11423-djb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 14, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db	+ Rosanne M. England, 37 Stratford Avenue, Alden, Pa 19018-3815
14695470	Fingerhut, 6250 Ridgewood Road, Attn: Bankruptcy Dept., Philadelphia, PA 19134
14699742	+ M&T Bank, c/o Rebecca Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14710768	+ Pentagon Federal Credit Union, c/o Danielle Boyle-Ebersole, Esq., Orlans, PC, 200 Eagle Road, Suite 120, Wayne, PA 19087-3115

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 15 2025 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 15 2025 00:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14695468	Email/Text: cfcbackoffice@contfinco.com	May 15 2025 00:23:00	Continental Finance Co., 4550 New Linden Hill Road, Suite 400, Attn: Bankruptcy Dept., Wilmington, DE 19808
14695466	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 15 2025 00:23:00	Comenity Bank/Brylnhme, P.O. 182789, Attn: Bankruptcy Dept., Columbus, OH 43218-2789
14695467	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 15 2025 00:23:00	Comenity Bank/HSN, P.O. BOX 659707, Attn: Bankruptcy Dept., San Antonio, TX 78265-9707
14695469	Email/PDF: creditonebknofications@resurgent.com	May 15 2025 00:45:10	Credit One Bank, P.O. BOX 98873, Attn: Bankruptcy Dept., Las Vegas, NV 89193-8873
14695471	Email/Text: BNBLAZE@capitalsvcs.com	May 15 2025 00:23:00	FSB Blaze Credit Card, 500 E. 60th Street, Attn: Bankruptcy Dept., Sioux Falls, SD 57104
14695472	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2025 00:31:19	Kohl's, P.O. BOX 3115, Attn: Bankruptcy Dept., Milwaukee, WI 53201-3115
14695473	^ MEBN	May 15 2025 00:17:32	LVNV Funding, c/o Patenaude & Felix, A.P.C., 2400 Ansys Drive, Suite 402-B, Attn: Bankruptcy Dept., Canonsburg, PA 15317-0403
14697146	Email/PDF: resurgentbknofications@resurgent.com	May 15 2025 00:31:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14696955	Email/PDF: resurgentbknofications@resurgent.com	May 15 2025 00:30:15	LVNV Funding, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14695474	Email/Text: camanagement@mtb.com	May 15 2025 00:23:00	M&T Bank, P.O. BOX 1288, Buffalo, NY 14240-1288
14703419	Email/Text: camanagement@mtb.com	May 15 2025 00:23:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

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14699099	^ MEBN	May 15 2025 00:17:16	M&T Bank, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14702387	+ Email/Text: bankruptcy@sccompanies.com	May 15 2025 00:24:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14695475	Email/Text: bankruptcy@sccompanies.com	May 15 2025 00:24:00	Masseys, P.O. BOX 2808, Attn: Bankruptcy Dept., Monroe, WI 53566-8008
14695476	+ Email/PDF: cbp@omf.com	May 15 2025 00:31:03	OneMain Financial Group, P.O. Box 1010, Attn: Bankruptcy Dept., Evansville, IN 47706-1010
14695477	Email/Text: bkrgeneric@penfed.org	May 15 2025 00:22:00	Pentagon Federal Credit Union, P.O. BOX 247009, Attn: Bankruptcy Dept., Omaha, NE 68124-7009
14710194	Email/Text: bkrgeneric@penfed.org	May 15 2025 00:22:00	Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313
14695478	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2025 00:29:20	Portfolio Recovery, 120 Corporate Blvd., Suite 100, Attn: Bankruptcy Dept., Norfolk, VA 23502
14704253	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2025 00:29:19	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14704777	Email/Text: bnc-quantum@quantum3group.com	May 15 2025 00:23:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14695479	Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:29:14	SYNCB/EVINE LIVE, P.O. BOX 965005, Attn: Bankruptcy Dept., Orlando, FL 32896-5005
14695480	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:46:58	SYNCB/HSN, P.O. Box 965017, Attn: Bankruptcy Dept., Orlando, FL 32896-5017
14695481	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:44:39	SYNCB/SHOP, P.O. BOX 965015, Attn: Bankruptcy Dept., Orlando, FL 32896-5015
14695482	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:46:48	SYNCB/TJX COS DC, P.O. BOX 965015, Attn: Bankruptcy Dept., Orlando, FL 32896-5015
14695483	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2025 01:09:13	SYW MC/CBNA, P.O. BOX 6217, Attn: Bankruptcy Dept., Sioux Falls, SD 57117-6217
14695787	^ MEBN	May 15 2025 00:17:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696136	^ MEBN	May 15 2025 00:17:35	Synchrony Bank, c/o Valerie Smith, PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14695484	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 15 2025 00:23:00	TBOM/FORTIVA MC, P.O. Box 105555, Attn: Bankruptcy Dept., Atlanta, GA 30348-5555
14710360	+ Email/PDF: ebn_ais@aisinfo.com	May 15 2025 00:29:31	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14695485	+ Email/Text: bnc-bluestem@quantum3group.com	May 15 2025 00:24:00	WebBank/Fingerhut, 6509 Flying Cloud Drive, Attn: Bankruptcy Dept., Eden Prairie, MN 55344-3380

TOTAL: 32

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Pentagon Federal Credit Union dboyle-ebersole@hoflawgroup.com ckohn@hoflawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. LATZES	on behalf of Debtor Rosanne M. England efiling@mlatzes-law.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Rosanne M. England	)	Case No. 22-11423-djb
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: May 14, 2025

For The Court

Timothy B. McGrath  
Clerk of Court